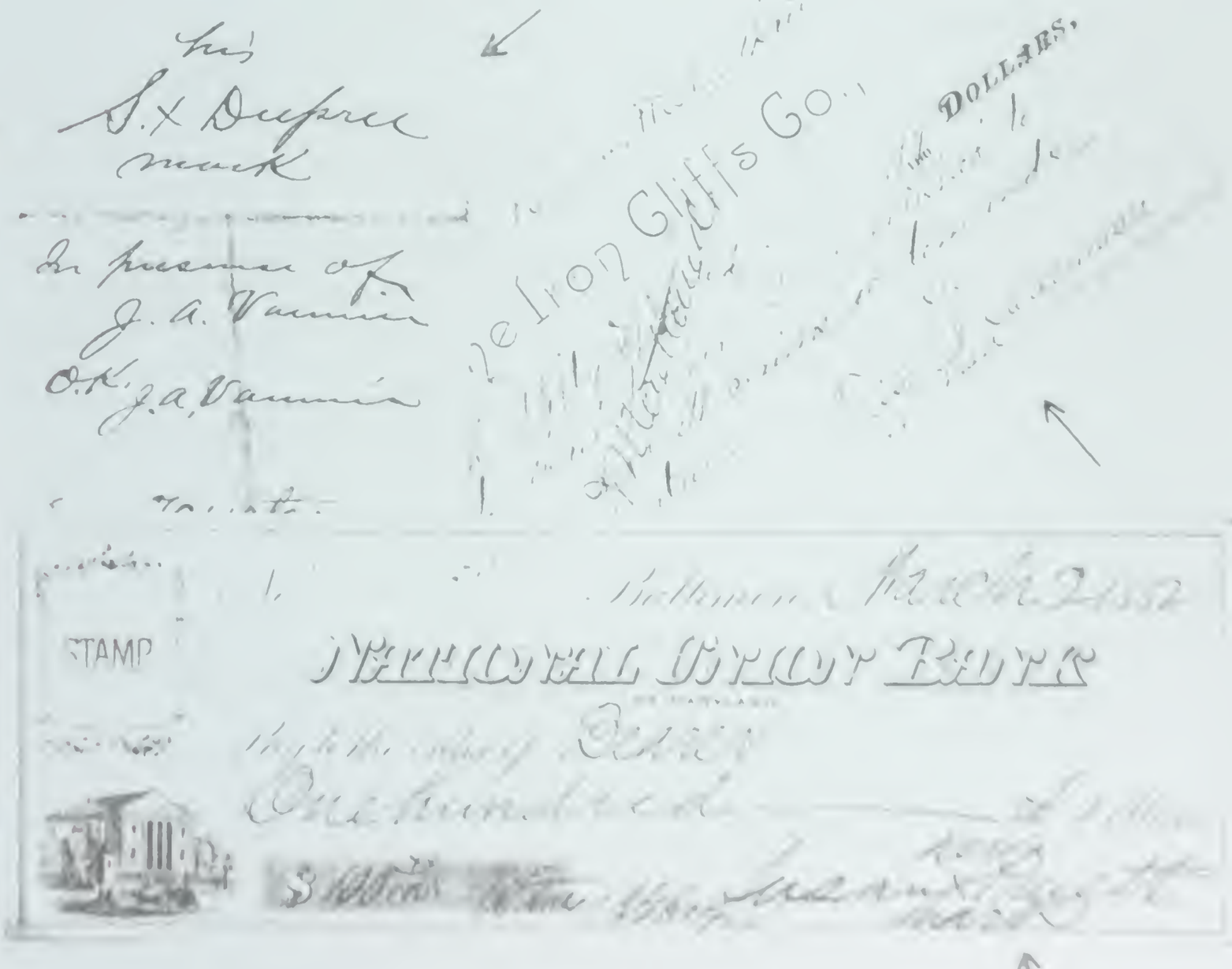
the Check List

Check Collector's Round Table

Volume V Number 2 Issue #18 April 1974
Quarterly Puplication of Check Collectors Round Table, Inc.

Member "X" covers the subject of "signatures" of those unfortunate persons who can not write their name. This fascinating article begins on page 47.



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Check Collectors Round Table, Inc. is a non-profit organization chartered under the state laws of New Mexico. Membership in CCRT is open to all responsible persons upon receipt of proper dues payment and completed application form. All matters pertaining to membership and dues should be directed to the Membership Secretary in the U.S.A. and to the Membership Representative for those in England and Europe. Dues - $6.00 per calendar year, Associate Membership is $2.00 per year. Dues outside U.S.A., England £3.00, other £3.50 excepting Canada and Mexico - $6.00.

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The views expressed in material received and published or included as a supplement or original illustration, may or may not be in accord with those of this organization or publisher.

A complete membership roster will be issued as often as deemed necessary. Supplemental rosters will be included with each issue of TCL for listing of new members, address changes and changes in collecting interests. NOTIFY IMMEDIATELY WHEN CHANGES TAKE PLACE. Quarterly auctions are held, approximately several weeks prior to mailing of issue. Other services for members: Check Exchange program, questions answered and bonus supplemental material mailed to members when available. Annual meetings held during A.N.A. Conventions. Nominations and elections (by mail) held prior to annual meeting.
All profits, from any source, are for deposit in the C.C.R.T. Treasury only. No officer, director or member receives a salary.

NEW MEMBERS ADMITTED MARCH

It is the duty of every good citizen to use all the opportunities, which occur to him, for preserving documents relating to the history of our country.

THOMAS JEFFERSON

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PRESIDENT'S MESSAGE

Check collecting, once it passes the stage of mere accumulation, has one remarkable thing about it. Each of us, in his collecting, his "specialization", may be treading paths where no others have trod. (How unlike plugging holes with Lincoln "pennies"!) In such a situation, intellectual growth comes in two ways, through directly related research (there is so much to be done!) and through study and thinking by analogy. The latter is important, for there are both close parallels and significant distinctions between the banking and fiscal paper of different places and times. My most active collecting is in contemporary Canadian material, yet I gain greater insight into these items, I am sure, through time spent with an article on American or English banking practices. My own jottings, accordingly, may stress unduly the material that I work with most. Enthusiasm, whatever the source, can be infectious! My hope is that, apart from whatever useful information I may convey, I can suggest parallels in the areas that you know best.

Cancelled checks record and communicate a wealth of information. One project which I attempted on the first banking day of Canada's most recent postal service "interruption" (our third strike in six years!) was to deposit a dozen or more checks on distant accounts and see how the banking system would cope. Remarkably well, as it turned out, although the strike being short-lived, was no real test. Ten days was par. A check written just after the strike and apparently trusted to the postal service fared badly however, being caught for weeks in Toronto's backlog of unsorted mail. Leafing through such backstamps and cancellations led to two observations, each relating to a marking practice likely to distress a future generation of collectors. Two of Canada's largest banks (operating coast to coast) use, respectively, a wax pencil and a "bleeding" ink on millions of personal checks every year. Canadian Imperial Bank of Commerce slashes the pencil or ballpen across the face of the check -- where banks traditionally stamp "paid" or "processed" or punch numerals. I have crayon slashes from Truro to the Klondike, with only backstamps to document the handling of the checks! Bank of Montreal uses the "bleeding" ink on backstamps of its regional clearing centres. A red ink is employed, and it soon penetrates both the check and its acetate holder!

No one has proposed a systematic way of collecting the modern checks of Canada's ten chartered banks and their six thousand branches, but correspondence have asked about the distribution of branches. What banks have representation in the Yukon? How dispersed are branches of "French-Canadian" banks? The following tabulation may be instructive. The province and territory abbreviations are standard. The names of the chartered banks (in a conventional order, roughly reflecting seniority) are as follows: Bank of Montreal, Bank of Nova Scotia, Royal Bank of Canada, Toronto-Dominion Bank, Banque Canadienne Nationale, Banque Provinciale du Canada, Canadian Imperial Bank of Commerce, Mercantile Bank of Canada, Bank of British Columbia, Daily Bank of Canada.

Bank	Nfld.	N.S.	P.E.I.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.
Mtl.	X	X	X	X	X	X	X	X	X	X
N.S.	X	X	X	X	X	X	X	X	X	X
Royal	X	X	X	X	X	X	X	X	X	X
T.-D.	X	X	X	X	X	X	X	X	X	X
B.C.N.					X	X	X			
Prov.			X	X	X	X				
C.I.B.C.	X	X	X	X	X	X	X	X	X	X
Merch.		X			X	X	X		X	X
B.C.									X	X
Unity						X	X		X	X
Banks	5	6	6	6	8	9	8	5	8	8

Bank	Y.T.	N.W.T.
Mtl.	X	X
N.S.		X
Royal	X	X
T.-D.	X	
B.C.N.		
Prov.		
C.I.B.C.	X	X
Merch.		
B.C.		
Unity		
Banks	4	4

There it is, as of presstime. The American collector who seeks "one from each state" but has tens or hundreds of banks to choose from, may see interesting challenges in a neighboring country which thrives on ten banks, some of them enormous, and where the bank sign may be the one familiar mark in a remote hamlet or at a busy urban intersection.

The tremendously extended operations of some Canadian banks in the West Indies and around the world must have given rise to fascinating checks - certainly a story in themselves. Even tracing the operations of Canaian California subsidiaries would lead to a most interesting display.

- O -

A recent trip to Ontario found me on an interminable (but not wholly uninteresting) "local" bus run between Toronto and Oshawa, Ontario, during which I jotted down two points to share. One involved a shopping center in Ajax, outside Toronto, a fairly large center but by no means the size of some I've visited in California. Yet, as the bus stopped I looked about me to see branches of no less than four Canadian chartered banks! My other observation involved the Toronto streets we meandered through, and the proliferation of branches of trust companies and other "near banks". Sky-high interest rates (8 3/4% on savings accounts!) have coincided with aggressive competition for Canada's savings dollars, with some near-banks offering far more services relating to checking than before. For some of us, it opens up a whole new collecting field. Many near-banks have had very conservative policies relating to return of cancelled checks. Some flatly refused (a number still do), providing at best a photocopy. Times seem to be changing, and Canadian Trust Company checks, even blank ones,

can make an attractive display.

- 3 -

I think we are all grateful to our Toronto representative for England and Europe, Vincent Pearson, for his instructive and careful presentation in Issue #17 of the Check - Draft distinction, drawing on English practice and using Mexican items as illustrations. I've been in public education for too many years not to grow, fully as vigorously as does Mr. Pearson, that our definitions be clear and our terminology be correct. It is significant I think, at least where I live, that the word "draft" has all but vanished from the language of the man in the street. Canada's Big Banks push the "Personal Money Order" (which you buy for a specified amount, filling in payee and payee at leisure), for Canadian funds remittances and often for United States funds. "Drafts" (as issued) are for foreign remittances or for large sums (over, say $250). These "P.M.O."s are essentially drafts, no doubt, but when the bank requires no record of payer or payee, it certainly is a change in procedure. The certified cheque has not been mentioned. This is, of course, a personal cheque where the bank pre-deducts the amount to be paid, then guarantees payment (stamping the cheque to this effect). There is no charge in Canada for this extra service, but the process is slow and I resort to it primarily to obtain the attractive fiscal item that subsequently graces my reference collection. The American "cashier's check" (no doubt a draft) no doubt performs much of the same function. I've not seen an American certified check. When we met at Boston last year, I stopped by "First of Boston" (where I've banked for years) and asked them about certifying a check. They said that the service charge would be $3! I was so taken back that, as I say, I've still not seen an American certified check. The postal money order too is, I suppose, a type of draft. Like the personal money orders of Canada's banks, these too (at least in the U.S. and Canada) you now can take home and fill in at leisure. Yet, terminology really can be a problem. I caught my bank (Bank of Montreal, Truro branch) fresh out of personal money orders one Friday afternoon. They issued instead (at the same service charge) an unusual item, a demand draft on their own branch (I do believe), which they called (in bold letters) an "Official Cheque". (Needless to say I got a low-value one for my collection.) So we must give careful attention to terminology. And thanks to Mr. Pearson for the points he makes in this connection.

- 0 -

The Sloans, with all the good work they put into The Check List, are perhaps too close to our publication to see somewhat that strikes me sort forcefully. They are indeed fortunate in one regard! No other publication that I know of that offers you an unpretentious format, a chance to communicate, an opportunity to share one's interests and ideas (no pay, no glamour!), has been so successful in cultivating a flow of quality material. The publication is so central to CCAT that this must continue to be the case, of course, but it is good that there never has been a question of where to get material for the next issue. The Check List beautifully captures the spirit of those times when we do get together, the spirit of helpfulness, of cooperation as contrasted with narrow competition. CCAT is people. Let's hear about you and your interests both as collectors

makes the hobby better for us all. Also, we have and support new members and young members. Do consider a beginner's article on your particular specialty.

Please give thought to the election of directors and to the coming year. We hope a good number of you can join us at Miami in August but, in any event, your executive will be glad to see that your thoughts are represented at the Annual Meeting. Do communicate them, either to me or to any on the Board. One reminder - We do need someone to coordinate our publicity. Can you offer a suggestion or would you care to volunteer?

Don Allen

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Booklet Available On

OLD BANKS OF PENSACOLA

CCRT member T.T. Wentworth, Jr. founder of the T.T. Wentworth, Jr. Museum at Pensacola, Florida has available a booklet illustrating many of the checks, obsolete notes and other fiscal items from old Pensacola banks. The items illustrated are on display at the museum. Those of you who have an interest in such material would do well to send for a copy. Also available are numerous other booklets covering the many items in the museum collection.

The final paragraph of an illustrated brochure available at the museum states, "It is comforting to know this irreplaceable collection will be perpetuated intact for display to the general public by trustees of the T.T. Wentworth, Jr. Historical Foundation, established in 1958 under the laws of the State of Florida. The foundation depends solely on voluntary contributions from friends who recognize the aims and purposes for which the museum was founded. The Museum is located on Old Palafox Highway at Ensley and is open each Saturday and Sunday from 2:00 to 6:00, or when the flag is displayed on weekdays".

Cost of the Old Banks of Pensacola, No.24 is a very reasonable 25¢ postpaid, however a few cents more to cover the postage charges would undoubtedly be appreciated.

As a point of interest - CCRT will be using the check illustrated on the bottom of page 10 of this booklet as a publicity piece to be distributed at the coming ANA Convention in Florida. The reverse of this reproduced check will give information about CCRT.

* * * * * * * * * * * * * *

A.N.A. EXHIBIT INFORMATION NOW AVAILABLE

ANA has available now a 15 page exhibit packet which covers many new aspects. This exhibits packet may be requested from Gene Hynds, Exhibit Chairman, Box 610-426, North Miami, Florida 33161.

Time is short, Convention dates are: August 13-18.

Our hobby area should be represented!

"X" SIGNATURES

by C.C.S.T. "X"

X is the Roman notation for ten,
X is the mark of illiterate men.

X is a ruler removed from his throne,
X is a quantity wholly unknown.

X is for Xmas, a season of bliss,
X in a letter is good for a kiss.

X is for xenon, a furious gas,
X is a ray of a similar class.

X is for Xerces, a monarch renowned,
X marks the spot where the body was found.

The unkown writer of the above verse does not mention X-rated movies, or even XXXX-quality flour, but does point out the fact that a person who is unable to write may legally indicate his signature by simply placing an X and having this act witnessed by one or more persons who then write his name and their signatures in adjacent spaces. To the best of our knowledge there is nothing in the statutes to describe the procedure, but the practice has been a legally accepted one for many years. Deeply rooted in precedent, the procedure is likely to continue indefinitely, although incidences of illiteracy are obviously becoming rather rare, at least in the civilized countries.

Reproduced herewith are several witnessed X-signatures on checks, as endorsements, or on receipts. In each case, the name of the illiterate person is written alongside the X, usually one name on each side, and the names of the witnesses are designated as such.

A few clues suggest that the X signers on example checks and receipts were laborers in basic industries and were probably first-generation Americans; immigrants who began lives of hard work at a relatively tender age and who had little or no opportunity for formal education. (Illustrations on following pages)

Another curious example of the use of X-autographs is seen in a list of persons made a century ago -- as evidenced by the Civil War revenue stamp. Herewith reproduced, no witness names are used, but the assumption is that the justice of the peace, in this case, has acted as a witness in accepting the write-in. The illiterate person may have been known to the officer, or may have been vouched for by accompanying persons.

A couple of variations are shown. In one an X is used by a witness; in another two illiterate partners jointly sign their mark. One wonders whether each made one stroke of the X!

A final example of an X autograph shows a wife adding her signature to that of her husband on an 1866 deed.

Borderline cases, in the authenticity of signatures, sometimes occur in instances of precarious health or extreme physical infirmity of advanced age. Autographs are frequently seen wherein the very illegibility or characteristic slur of the letters constitute a particularly personalized, even if unreadable signature. (Cont'd. next pg.)

his
Urgal × Marie
mark

witness

his
David + Fiel
mark

witness
a Veyn

his
Edward × Murray
mark

his
S. × Dupre
mark

Antoine his × Passer
mark

his
Arthur × Mavell
Mark
DS Reads with
Witness

In presence of
J. A. Vanmi
O.K. J.A. Vanmi

1880

his
Tyon × DeCore
mark

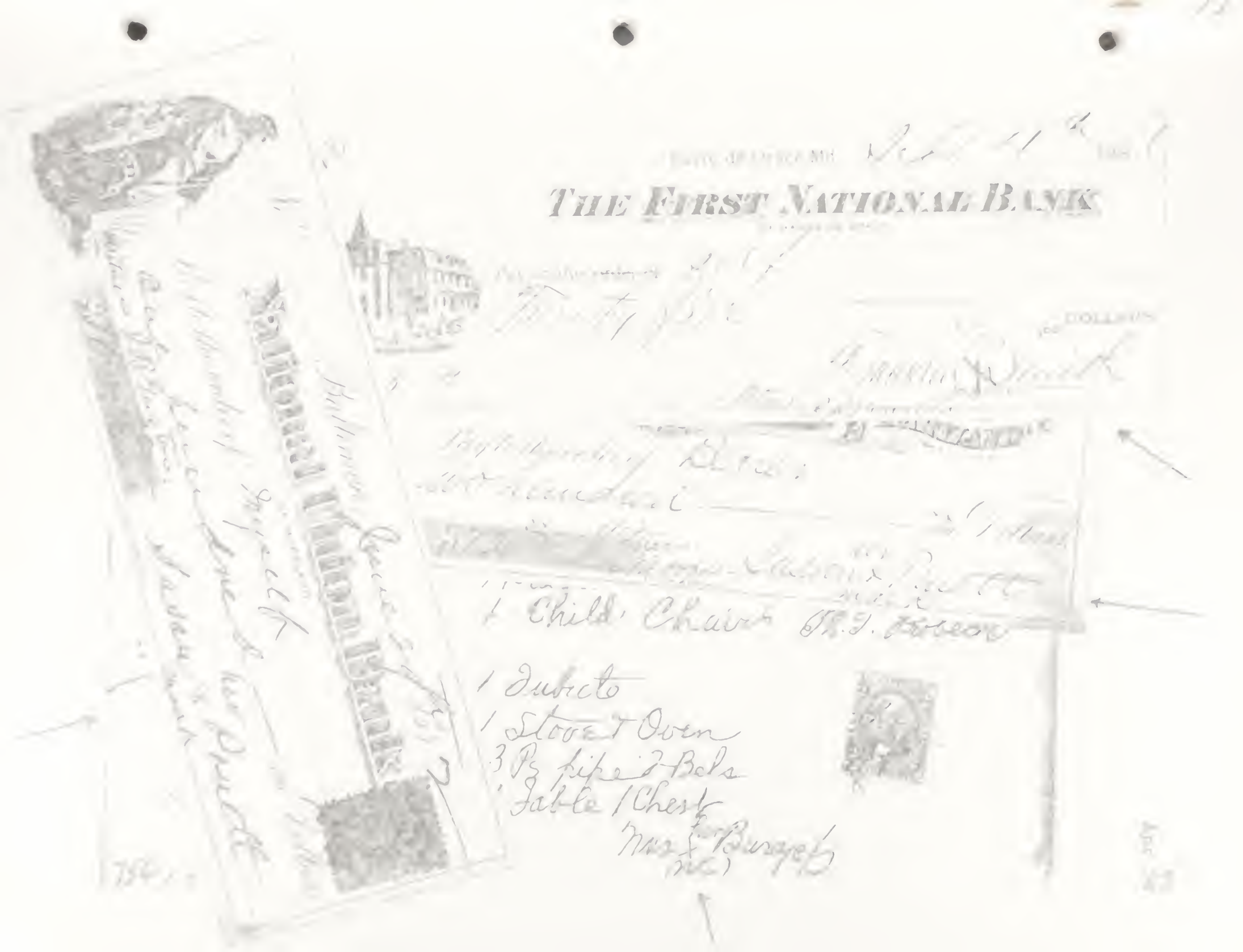
his
Amob × Murra
mark
Switness × B Cour

his
T. × Carbonnea
mark

J. N. LaBelle

his
Jas + G
mark

his
Felix × Blanc
Witness mark
J B Maas.


THE FIRST NATIONAL BANK
1 Child. Chair
1 Dubuclo
1 Stove Oven
3 Pr fire Dogs
1 Table 1 Chest

Received of The Iron Cliffs Co.

Duplicate.

Two Hundred Fifty [illegible] ——— 99 DOLLARS.

No balance to Christ [illegible] for Wood shipped to Furnaces and all claims or demands of every name or nature

WITNESS M. Gibbs

His
Tuffield X Carbonneau
Mark

Jos X Dupree
mark

Jos X Briette
Mark

Oliver X Lyotte
mark

His
Jos X Baraba
Mark

Andrew X Holy Name
Mark Rock

Duplicate.

One [illegible] balance
all claims
nature

WITNESS M. Gibbs

Received of T[illegible]

Duplicate.

Four Hundred
No balance to
all claims or
nature

WITNESS John X Williams
mark

E T Morbeck

[illegible] DOLLARS.

[illegible] Claims and
every name or

Their
Lacost and X Plow
mark

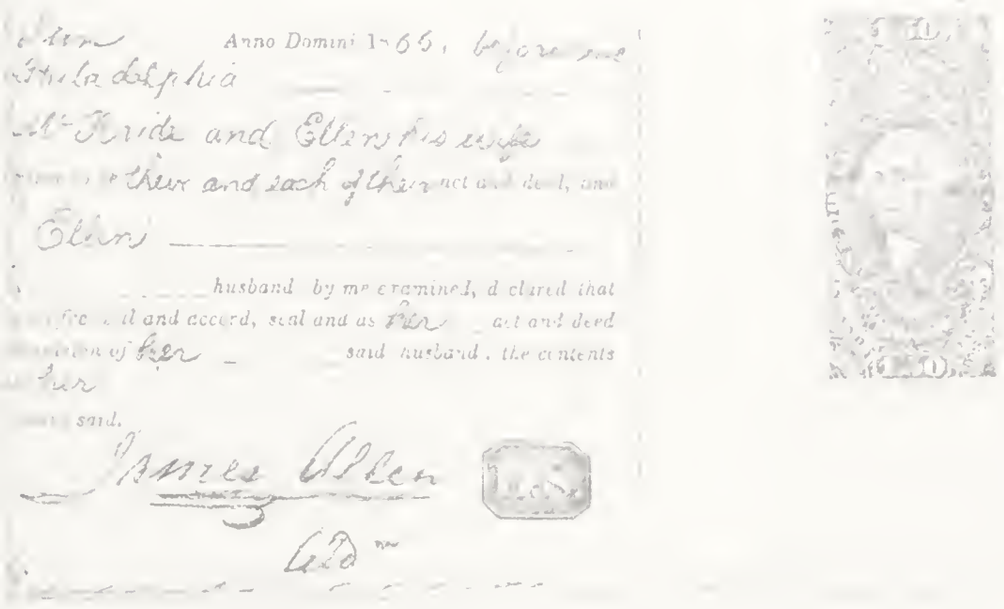
An article in an early issue of T.C.L. pointed out that a person's autograph (or handwriting) cannot be duplicated by a forger and further that the individual himself cannot exactly reproduce his signature.

Another T.C.L. issue describes an instance (Oct.'72) in which a different alternative to a signature-cross, a thumb-print, is provided for by a check form once used on a South Dakota Indian reservation. This procedure has been reported to have been used on other types of legal documents.

Some biographical reference volumes of notable men and women include facsimiles of their autographs. Such sources are invaluable in authenticating famous names, wherein the researcher seeks confirmation. In the case of an X, this identification cannot be other than questionable.

It seems to be true that a person's autograph is the most individually personal, tangible expression of his personality. There are yet millions of persons in today's world who must be somewhat frustrated by their inability to write. Some of these people have no need to write, perhaps, even if they could, but as civilization advances the need for graphical expression increases rapidly.

Years ago, "methods" of handwriting was taught in the schools but this subject has been replaced by others more important. Striving to imitate an idealized style of writing from a textbook would, if accomplished, ultimately cause all persons to write identically.



covenant. grant and agree to and with the said ... Heirs, all and singular the Hereditaments ... Heirs and Assigns, against him ... the said Grantor or Person's whomsoever lawfully claiming or to claim the same or any part thereof, by ... or ... shall ever Defend. In witness whereof the said parties have interchangably set their hands and ...

Anno Domini 1866, before me ... Philadelphia ... McBride and Ellen his wife ... their and each of their act and deed, and ... husband by me examined, declared that ... free will and accord, seal and as her act and deed ... said husband, the contents ... said.

James Allen

Wm

William McBride

Ellen her X McBride
mark

With the existing tolerance and variety in handwriting, it would seem that the scrawling of a signature should be a relatively simple matter, achievable by anyone with a little effort. But this is not so. Unless one is ambidexterous (a rare quality) the difficulty of writing can be experienced by attempting to write with the left hand if one is righthanded, or with the right hand if one is trained to use the left. The unaccustomed muscles and nerves fail to respond. We relive the awkward efforts required of us as children learning to write.

It is a fact that, as amputees, some persistent persons have taught themselves to hold pens or pencils with their toes, and even in severe cases of amputation to write, draw, or paint while holding the pen in the mouth.

Many persons who are particularly fascinated by autographs are members of The Manuscript Society.

A person's autograph is inevitably both personal and distinctive.

by - Robert K. Richards (CCRT #69) 2516 Talbot Rd., Apt. 2, Baltimore, Md. 21216

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LET'S GET MORE IN '74 - C.C.R.T. MEMBERS, OF COURSE

Should you need some extra copies of the C.C.R.T information sheet and application forms, just drop Membership Secretary, Larry Adams or your editor a note. Addresses at front of this issue.

PAPERMAKING AND WATERMARKS

Reynold A. Kahlenberg (with different drawings by Dard Hunter, Jr. [illegible])

It is difficult to write about watermarks without [illegible] the art of papermaking since one is part of the other. Although the first paper known was made in Asia prior to 105 AD, it was not until 1282 in Italy. At first they used simple symbols or designs but in years to follow these became more elaborate and complex. Watermarks of every design, [illegible] many forms of nature including the [illegible], human heads and hands were common, also initials, crowns and seals. By the fifteenth century most of the books contained many different watermarks in their pages, indicating the paper was purchased from many different mills. Soon the mills were using their own watermarks to indicate where the paper was made and others were made to order for their customers. The use of watermarks today is described in the article on watermarks by William S. Reed in issue 7 of The Check List, page 134.

HAND MADE PAPER

From the earliest years of papermaking to the present, paper [illegible] is made by hand in a mold. Even though the first papermaking machine began operation in America in 1817, and modern papermaking machines turn out tons of paper an hour, there is still there in Europe that make paper by hand in the time old time-honored way of mold and vat. It is this latter method that introduced the first watermark, and so a brief discussion of this method follows.

THE PULP

The first step in papermaking is the processing of the pulp from which the paper is made. The first material was the bark of the mulberry or old rags or hemp. Linen, cotton and other [illegible] were the main material for pulp in the centuries that followed until the middle of the 19th century when experimenting with wood fibers began. At first the material was pounded into pulp by hand with hammers and this evolved into large hammers operated by foot or water power. Presently, of course, it is done by machines called "[illegible]" which beat the material into fine fibers. The "stock", (fibers suspended in water) is run into a large vat. The later-[illegible] vats are preceded by a "knotter" which removes the knots and specks of coarse material and other foreign matter. A good example of paper that did not have the benefit of a knotter, (or perhaps it was done on purpose) is the Exposition bank checks issued around 1900, printed by the American Bank Note Company. Holding one up to the light will reveal many coarse fibers of paper.

THE MOLD

Forming the paper on the mold is the next step, but first a word or two about the mold itself. Molds were made in many sizes, depending upon the size of the paper desired and limited only by the skill of the vatman and the size of the vat. The earlier molds were of the "laid" type or the "wove" type. Laid molds consisted of a frame containing parallel wires that were covered in two other directions with closely spaced pairs of fine wires (or lines) just strong enough to allow the water to pass through but retain the paper fibers. These pairs of lines indicate this "laid" pattern when held up to a light and

Old Colony Railroad Company, Merchants National Bank, Boston 1899
Hamilton Bank, Fort Wayne, Indiana 1879
West Philadelphia Bank 1899
First National Bank of Waynesboro, Pa. 1877 . .and many others.

The "wove" type mold was of the same frame and ribs but covered with fine woven wire screen. Some checks showing the wove pattern are:

Exchange National Bank, Osborne, Kansas 1900
Union National Bank, Kansas City, Mo. 1899
Fifth Avenue Bank, Brooklyn 1899

THE FORMING

In the process of forming the paper the vatman would first take the deckle which is a frame similar to a picture frame and place it over the mold. This frame serves several functions, first it controls the size and thickness of the paper to some extent and helps strengthen the mold. On some old papers you may notice the edge of the paper is thin and ragged. This is where some of the pulp seeped under the deckle, between the frame of the mold and the deckle. The vatman would dip the mold vertically into the fat and turning it horizontal, would remove it from the vat. If done in a skillful manner the mold would be evenly covered with the fine paper fibers. By rocking the mold slightly the vatman would cause a ripple of pulp to move across the mold, this done in order to make the fibers lay or line up in the same direction which strengthened the paper. Also as a result of the wave of pulp caused by the vatman, much of the excess water was thrown off the end of the mold. A few skillful jerks of the mold to "set" the fibers and the mold with the newly formed sheet of paper on top was ready to set aside to allow more water to seep through the mold rods. It can now be seen that the amount of fibers suspended in the water must be of the proper amount, depending upon the thickness of paper desired.

THE COUCHING

A second person, called the "coucher" will now take the mold and couch the paper which simply means he will turn the mold over in a manner that will cause the paper to come loose from the mold and lay on a felt blanket which is used between each sheet of paper. This also must be done in a skillful manner so that the still limp, wet paper will lay flat and smooth on the felt. At this time the vatman is using the second mold, as there are always two, to form the next sheet. The sheets of paper, including the cloth felts are now placed in a press, 144 sheets at a time and much of the remaining water pressed out of the "post". There are 24 sheets in a quire and six quires in a post. The cloth felts are now removed and after further pressing to give the paper a smooth surface the sheets are hung up, four or five sheets in a bunch called a "spur" to dry.

WIRE WATERMARKS

Now lets back up a little and see how the watermark enters into this process. By observing a check or two with the "laid" pattern as previously described, you will notice that the pattern is somewhat like a watermark consisting of many parallel lines. When the fine fibers of the pulp come to rest on the surface of the mold they tend to lay thicker in the low areas and thinner on the top of the wire rods. Now if a piece of small wire is bent into a circle, for example, and

[illegible] the surface of the mold [illegible] the mold tipped into the vat, the pulp will settle [illegible] over the design of wire. After the water is drained and finished the paper will be relieved where the wire was heavier [illegible] up to light, the lines will show through this area will appear lighter [illegible] than the rest of the sheet. Although thinner and more transparent the difference [illegible] not be noticed by feel or sight unless [illegible] is held to light.

CHIAROSCURO

Early watermarks were made in this manner, bending wire wires into the shape desired and seen to [illegible] hold in any desired position. Coarser pulp fibers made the best watermarks, but lighter fibers made the strongest paper so a compromise had to be made between the two. The most beautiful watermarks are known as 'light-and-shade' watermarks, also called chiaroscuro, invented in 1848. You have probably held a piece of paper money from some foreign country up to the light and noticed the watermarks of the country's ruler or some other classical insignia. These are light-and-shade watermarks.

Let us imagine we have a wove type of mold, one covered with the fine wovenwire screen. If we were to lay it over a soft backing such as a rubber pad and press a mark into it with the back of a table knife for example, the screen would now have a mark in it but done lower than the surface similar to intaglio engravings. Now if we turn the mold over and make a similar mark in the back side besides the first mark the screen would also have a mark that extends above the top surface or in cameo. When this screen is dipped into the vat and removed, the pulp will form thicker in the deep mark and thinner in the higher mark. When finished this paper sheet will have a light-and-shade watermark.

PORTRAITS IN CHIAROSCURO

In preparing a portrait as a watermark, the portrait must first be engraved in wax, requiring a good deal of skill to get each line the proper depth or height. The wax is coated with graphite or other material and an electrotype is made. The electrotype, or die, is sometimes made in both intaglio and cameo and these are pressed on each side of the screen of the mold so that the screen is bent to the exact form of the portrait die. A mold made [illegible] screen has impressed into it a light-and shade watermark. When this mold is dipped into the vat and removed, the pulp fibers will settle thicker in the low areas of the screen and thinner in the high areas, causing a watermarked paper that has a portrait not only with light and dark areas but shaded areas as well. Watermarks made in this manner are suitable for [illegible] of other types of manufacture.

THE PAPER MACHINE

The early paper machines were simply a continuous belt of [illegible] wire screen that was supported at one end by a roller [illegible] over the [illegible] vat. The pulp was pumped and sprayed onto the screen as it moved into a special device to shake the screen to form the pulp fibers into the proper "set". [illegible] the pulp, now wet, basic paper, reached the roller at the other end of the belt it was [illegible] enough to be [illegible] from the screen and carried through pressing rollers. To [illegible] the [illegible] paper was passed over [illegible] rollers at first at the end of the line the [illegible] would [illegible] into a continuous roll.

Apr 74

THE DANDY-ROLL

It was nearly 14 years after the paper-making machine was invented that the means of watermarking this paper was invented. Prior to this time machine made paper carried no watermarks. Around 1825 or 26 the "dandy-roll" was invented for placing watermarks on machine made paper. Many patents were granted for devices of this type, most of them quite similar and it is a question as to who should receive the credit for the invention. The basic construction of the dandy-roll was in the form of a tube shaped roller, made of circular wooden ribs or discs supported on a long shaft that fitted into bearings on each end. The discs were covered with wire in a manner similar to the "laid" mold. It appeared as though a laid mold covering had been bent around and over the discs of the dandy-roll. The first coverings was made in this manner to give the paper the look of hand made paper which for some reason the mill's customers preferred. The dandy-roll was lowered onto the wet pulp at the end of the screen belt of the paper machine and impressed upon the paper a faint pattern of watermark similar to the hand made papers.

DANDY-ROLL WATERMARKS

Shortly after this, paper makers began using dandy-rolls made of coverings of the wove screen type. To this they once again sewed their bent wire designs and watermarked their paper although watermarks made by wires rolled into the top of the wet paper were not clear or distinct as those made by hand molds where the fibers would settle thinly and evenly over the wires. Around 1870 paper makers started soldering the wires of the watermarks to the dandy rolls instead of sewing them and skilled artisans were employed to form the wire and solder it to the roll. Light and shade watermarks were also made with dandy rolls but again they lacked the clear-cut shading of the hand mold.

ARTIFICIAL WATERMARKS

Several methods of making artificial watermarks are in use today. One such method consists mainly of treating the paper with a varnish or oil to increase the light transmission of the paper in the treated area. This is usually done by the silk screen process. Color watermarks are also applied by use of a dye or tint and a solvent which is removed after application.

Many of our checks are watermarked. In going through my collection and the checks in the "Check Exchange", I found that approximately 1/6 of the checks had at least a partial watermark. Of course the most desirable check is the one with a complete watermark. I am attempting to list the watermarked checks which will enable us to determine to some extent which ones are scarce and by what mill the paper was made. This of course will require much research and the help of each member of CCRT to complete. If you are interested in going through your checks in search of watermarks and make a list of them, I will send you a list of what I already have and the ones I need to help complete this project.

If you are interested in researching this subject further I would suggest two very helpful publications:

"Papermaking" The History & Technique of an Ancient Craft by Dard Hunter 1967

- 0 -

Editor's note - Ray's listing on this watermark project is already impressive - I have a copy. Your efforts to help him complete this research project will be very much appreciated.

. . . . . .

WHAT MEMBERS ARE DOING AND SAYING

Otto V. Barlow -- You might ask all CCRT members to report the date of delivery on one issue; that would at least give a clearer distribution pattern and eliminate the "isolated instances" which the Postal Service could point to. Undoubtedly, there is something of a spread in delivery times, as 3 letters requesting a sale/trade list in the last issue reached me about 2 weeks before my copy did (from N.Y., Mass., and So. Calif.).

I'd like to put in a plug for the Check Exchange, if possible, Ray Rathjen has taken quite a lot of material of secondary interest to me, and always returned a more-than-fair trade promptly. Most collectors must have a few accumulated items which don't really fit into their collections -- and the Exchange is an excellent means of getting something interesting in trade for them...the more participation, the better the variety of trading material available.

Something which might be of interest to CCRT members: my back issues of TCL were becoming a bit dog-eared and I needed a new binder to hold them. Quite by accident I discovered that the cost of having them hardbound in imitation leather at a small local graphics firm was quite modest -- less than the price of another good 3-ring binder. Depending on the material used (paper, plastic, vinyl, etc.), the price is 75¢ to $3 including dividers between the separate issues. Mine were made into 1-year volumes. Looks quite nice and should be durable. Anyone living in a large city should be able to find a printing or copying service which does this sort of work.

- 0 -

Member William C. Henderson has again continued his series on interesting check stories in the June 1974 issue of The Numismatist. This most interesting story appears under the title, "Check Lore" - "The Story of Colorado's Greatest Mining King". The article is enhanced with a number of photos and illustrations of related fiscal paper.

Should you ever have the opportunity to hear Mr. Henderson give a talk on one of these interesting mining stories - don't fail to take advantage of it, he is a genius at making the details come to life.

- 0 -

It has been announced that our prominent member, Paul Garland has been made the director-curator of the proposed Numismatic Museum of the Blue Ridge Numismatic Association. The museum will be located in Easley, South Carolina. Presently both cash and numismatic materials are being accepted.

Continued on Next Page

H U G E S E L E C T I O N O F B E A U T I F U L

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WHAT MEMBERS ARE DOING AND SAYING (Cont'd.)

Courtney L. Coffing, another of CCRT's prominent members has been appointed Editor of The Numismatic Scrapbook Magazine, a sister publication of Coin World. Congratulations! In recent correspondence, Mr. Coffing notes that he'll attend CCRT's annual meeting at the ANA if his schedule will possibly permit.

- O -

In the short time since Security Printers was disbributed to members Ray Rathjen, its author, reports his mail is very heavy. To date he has already received some 400 additions. At this point Ray has enlisted the help of his good wife. A big "Thank You" is certainly in order; Ray not only compiled this project but gave CCRT the copyrights and now he continues to update this work!

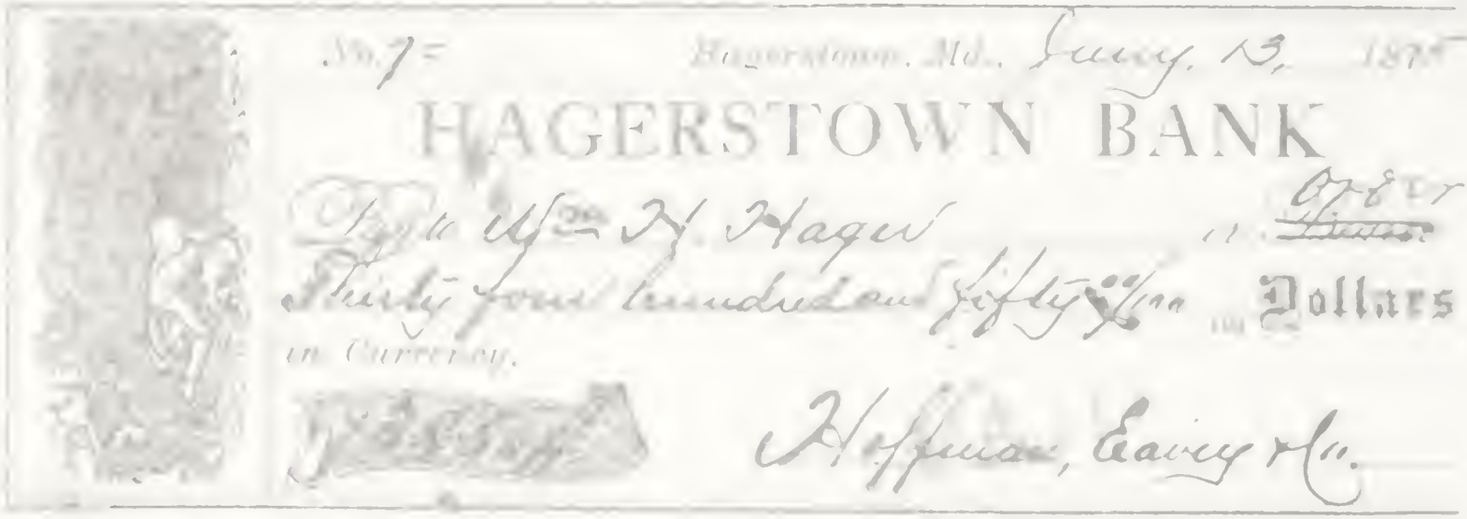
- O -

Member M. Tiitus, President of World Paper Currency Collectors has recently appointed Richard M. Thompson as the new editor of Currency Collector, official publication of WPCC. The current issue looks great. WPCC membership information is available from their Secretary, John Mayer, Box 506, Laurel Springs, N.J. 08021 USA.

by E. Dorsey and G. Leary

In 1932, the Hagerstown Bank celebrated its 125th year of continuous service. Less than one year later the old bank fell victim to the depression, and the fifties and sixties were assumed by the Hagerstown Trust Company. Since of a growing nation has been enacted outside the steel doors while history of a colorful kind was being actually documented within.

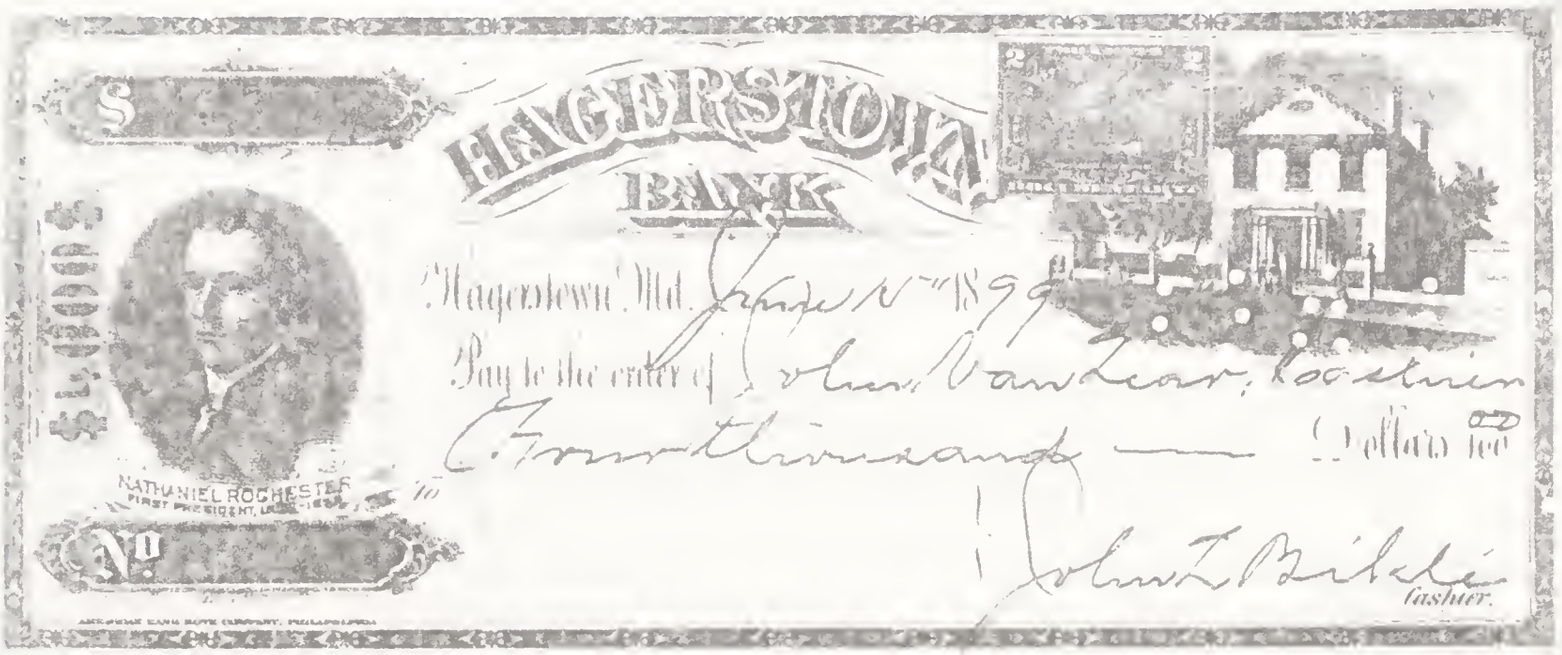
Known as the "Crossroads of History", Hagerstown was founded by Jonathan Hager. He had named the settlement Elizabethtown, in honor of his wife, but the legislature chose to remember Mr. Hager, and the name was officially changed in the 1813-1814 session.



A check payable to Mr. J. Hager, probably a close kin to Jonathan Hager, founder of Hagerstown

Among the 2000 residents of the village in 1807 was Nathaniel Rochester. A man of vision, he was a private banker with extensive business interests in Washington County. His many civic titles included the office of sheriff. When he called a meeting with local tradesmen to discuss his plans for a new bank, the response was direct. Shoemakers, millers, millers, tanners, shoemakers and yeomen had grown impatient with warm promises that a branch of the Farmers Bank would open in their community. The people were consistently reflected in the Maryland Herald and Weekly Advertiser. The meeting on January 1-, 1807 was a formality and on March 12, the Hagerstown Bank was organized. It would outlive all other Maryland state-chartered institutions into the 1930's.

As the bank's first president, Rochester established offices in the room of his dwelling on Washington Street. It was required to furnish "a counter, two writing desks and the necessary drawers", and furnace. Care to install "a small fireproof vault for keeping the monies, books, and papers of the bank." These quarters served until the Bradley purchased a nearby site for $3000 in 1814.



Hagerstown Bank Draft with portrait of its first president. Wording under portrait reads: "Nathaniel Rochester, First President, 1806-1809".

It is noteworthy that Roger Brooke Taney of Frederick was commissioned to sell the bank's stock in his home area. He was to become U.S. Attorney General, Secretary of the Treasury, and controversial Chief Justice of the Supreme Court.

The long life and firm standing of the Hagerstown Bank can be assigned in part to a solid foundation. The bank was built on a capital of $250.000. Initial statements of May 19, 1807, showed deposits of $2.13?.68. Within a year, the first handsome dividends were returned.

The president's salary was originally $1000 annually, that of the cashier $500. Such wages represented wealth in a time when two sentries could be employed to guard the bank property at a rate of $6.50 per month.

Nathaniel Rochester left for new horizons in 1810. In Genessee County, New York, he established the town which bears his name. A close friend and fellow bank office, Lewis Carroll, journeyed with him.

William Heyser was second president of the bank, a position he held for 21 years.

Rochester's brother-in-law, Elie Beatty, was the first cashier. At his death in 1859, he had served the Hagerstown Bank for an incredible span of 52 years. He was cashier for exactly half a century, occupying the president's chair between 1851 and 1853. The responsibilities of cashier were greater if less complex than the duties of a modern official in this capacity.

Ellis Beatty, cashier of Ellis Beatty, commission merchant
Nathaniel Hemphill, bookkeeper, bankrupt, fraudulent
Ellis Beatty was the bank's first cashier.

Franklin Bank Baltimore
June 16 1827

Ellis Beatty Esq^r
Cash^r Franklin
Bank Cincinnati

Sir

Inclosed I hand you Check for ____ $ ____
Interest of Deposite for ____
Respectfully
Your Obed^t Servant
Cash^r

Franklin Bank Baltimore
June 30 1827

Ellis Beatty Esq^r
Cash^r Franklin
Bank Cincinnati

Sir

Inclosed I hand you Check on Franklin
Bank at sixty days for Cash $3700 —

Respectfully
Your Obed^t Servant
Cash^r

During the War of 1812, the Hagerstown Bank loaned the United States Government the sum of $15,000, a sign of strength in the young company. But from that season through the calamitous upheavals of the Civil War, all institutions stood on precarious ground. There was distrust and general hostility toward banks. Hard times dictated suspension of specie payments. Challenges were made whenever charters were to be renewed, and harsh taxes imposed. In 1821, for example, the Hagerstown Bank would build a twelve-mile turnpike from the city of Boonsboro, and in return the State charter was extended to 1845.

From the records of early meetings, we learn that the directors were well fortified through trying times such as the panic of 1837. The cashier was ordered to supply "a barrel of the best rectified spirits of rye for the use of the board". The same directors voted to give money to the poor in 1840.

Americans in 1828 still traded in a wide diversity of currency. An inventory of assets in the Hagerstown Bank vault included $605 American gold, $23.25 silver, 168 guineas, 25 sovereigns, 11 twenty-franc pieces, 6 doubloons and 3 Johannes.

The seat of Washington County was debated territory during the Civil War, yet the main banking house remained in operation. For almost a month in the summer of 1863, no board meetings were called, however. Both armies moved in the streets.

War was not the only peril. The severe National Bank Law of 1863 and a related act in 1864 closed down 28 State-chartered banks, including the oldest in Maryland, the Farmers Bank of Annapolis. Two survived; the Peoples of Baltimore and the Hagerstown Bank.

As Rebel forces pressed in, banking officials destroyed notes, then printed new ones in more orderly hours. But in July, 1864, General McCausland and his Confederate Army made a dramatic entrance, demanding $20,000 cash and holding the structures of Hagerstown as ransom. More than the bank buildings were at stake, and the situation hardly presented a choice. In an hour's time limit, Hagerstown Bank president James Dixon Roman joined with officials of the First National and the Williamsport Branch Banks to pay the money and save the community. (One can fondly picture the Southern gentlemen refusing a check.) The three houses held the city's note and many years passed before "the McCausland Debt" was paid.

One week later on the trail north, Chambersburg, Pennsylvania, was burned flat when the cash demanded by the desperate army could not be produced.

William T. Hamilton followed Roman as head of the bank in 1867. He served for 21 years before his death in 1888. During that period he was also a U.S. Senator and Governor of Maryland, personifying the strong character of the institution he led.

Familiar to check collectors is the Kausler signature. Jonathan Kausler served as cashier through the middle years of the century and was succeeded in this office by his son Joseph.

Hagerstown Bank Pay to
Jno. Hoffman or Bearer
one hundred dollars
Dec 22nd 1863 Jno. Hoffman
$100 — By Edmonds

$79 [illegible]

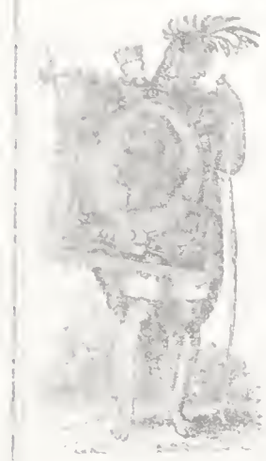
Hagerstown Bank

Hagerstown Md Dec 23d 1863
Pay to the order of Jno. H. Kuhn City
Seventy Nine [illegible] Dollars
Jno H Kuhn
Cash
Jno H Kuhn Cr

Hagerstown Md [illegible] 1863

Hagerstown Bank

Pay [illegible] or Bearer
[illegible] Dollars



No. Hagerstown, Md. Dec 26th 1876

Hagerstown Bank,

Pay to J. B. Crowell & Co or Order

Ten 100 Dollars.

$10-00

Schindle & Emery

Mr Emery

Matthew S. Barber became president on the death of Hamilton. He was succeeded by Alexander Neill. Neill gave way to Wilfred H. McCardell, who was president when a merger was effected with the Maryland Surety and Trust Company in 1928. From that date the business was known as the Hagerstown Bank and Trust Company. Colonel W.P. Lane was president in those last five years of irreversible changes.

Assets had climbed from $485,000 in 1890 to $2,000,000 in 1910, deposits from $389,000 to $1,600,000. By 1932 Chairman W.H. McCardell could boast assets of $8,000,000 and deposits of $5,900,000. Yet the doors would close on the Hagerstown and many another bank in the days to come.

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Special thanks to sources :

1. James W. Stone, Hagerstown Area Chamber of Commerce
2. Rachel Schwartz, Hagerstown
3. Hagerstown Daily Mail
4. Baltimore Sunday Sun

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NEWS ABOUT MEMBERS

Charles J. Affleck received the Numismatic Ambassador award from Numismatic News, making the presentation was Chester L Krause publisher. Affleck is the author of a two volume standard reference set, "Obsolete Paper Money of Virginia". Volume I covers such items as Virginia business scrip, notes of county, city, town and etc. Volume II covers obsolete bank notes. The ambassador award is given for continued efforts to upgrade numismatics, serve others and spread knowledge particularly to young collectors. Congratulations!

W-A-N-T-E-D

FOR MY PERSONAL COLLECTION

PRE-1900 ILLINOIS CHECKS

AND

1876 CENTENNIAL MATERIAL

PLEASE WRITE FIRST

GARY R. PETERSON
P.O. BOX 12728
CREVE COEUR, MISSOURI 63141

TODAY SHOW PROGRAM TOUCHES ON CHECKS - Reported by member Bob Richter

Recently, an interview program on NBC's Today Show was one of interest to our hobby. The subject was preservation of checks and the extent to which such records should be made available in the event of investigations.

Supreme Court opinion is currently being sought on such problems as a possible requirement that all checks over $5000 be preserved, or copies thereof, large checks to foreign countries, etc.

Consultants in the interview, hosted by the late Frank McGee, were the editor of the National Review and an officer of the American Civil Liberties Union.

Experience shows that if any checks are required to be saved, they are usually all preserved. Whereas, many years ago when daily diaries were in vogue, such records were invaluable in revealing the life style of the subject, now a person's checks can expose the same information even more effectively.

To what extent are checks bank records? Just how personal are they? These and other vital questions are among those being considered by our supreme judiciary.

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C-L-E-A-R-I-N-G H-O-U-S-E

Listings on this page are free to members - donations are acceptable. Listed below are items members wish to BUY, SELL, TRADE or WANT. Why not take advantage of this free advertising in the next issue? SEND IN YOUR AD NOW!

WANT to buy picture postcards showing banks or oil boom town scenes and other related material to the oil business. Ellis Rudy, P.O. Box 789, Houston, Texas 77001.

SELL Paid modern English Cheques 1960's, 70's. A variety of banks and a real mixture of cancels. Some with printed fiscal stamp. Price $13.00 per 100 seamail prepaid, or $1.00 for 10 samples. Also Passports of Thomond and State of Cuckfield dated 1967. $3.00 each seamail prepaid. Brian C. Smith, 20 Beckets Way, Framfield, Uckfield, Sussex, England.

WANT Wanted Missouri Banking Material including NATIONAL CURRENCY, CHECKS, OBSOLETE NOTES and others from St. Louis, Maplewood, Clayton, Manchester, Carondelet and St. Charles. Ronald Horstman, Route #2, Gerald, Missouri 63037

WANT From Cincinnati: Exposition items,Obsolete Banknotes, old checks, post cards illustrating Cincy banks or advertising, or?? Also want cut-cancel devices. Robert Flaig, P.O. Box 27112, Cincinnati, Ohio 45227

TRADE Will exchange deposit slips, bank bags, match covers of banks and new and old checks. Will trade 50 checks at one time, want stock certificates, will trade checks for stock certificates. Joe Vaughn, 912 N. Washington, Liberal, Kansas 67901.

WANT Looking for check on Sixth National Bank, New York City. Kenneth D. Iles, P.O. Box 252, Clinton, N.Y. 13323.

WANT Stock certificates, checks and company warrants issued by Chicago and Northwestern and Union Pacific Railroads. Have you any for trade or sale? Larry Adams, 969 Park Circle, Boone, Iowa 50036.

WANT Postal Historian wants to purchase covers postmarked from West of Mississippi River. Harry Fine, 2114 E. Balsam Ave., Mesa, Arizona 85204.

* * * * * * * * * * * * * *

SMITHSONIAN TO FEATURE MAJOR COMMERCIAL BANKING EXHIBIT IN 1975

The American Bankers Association will celebrate its 100th anniversary in 1975. The Smithsonian Museum of History and Technology will feature a major exhibit to commemorate commercial bankings first century. It is planned this large exhibit will remain through the American Bicentennial celebration of 1976. The exhibit will trace the development of banking during the nation's first 200 years.

The exhibit will occupy some 3000 square of space. The presentation will include advanced designs of display and also audio-visual offerings. Further offerings to the viewers will be memorabilia and banking artifacts.

It would be nice if CCRT would be able to add a contribution to this historic exhibit.

N. P. Langford

and

A Montana Bank Robbery Mystery

Thomas J. Mason (CCSP #900) Box 1505, Cheyenne, Wyoming 82001

The background of business progress and development of this nation in our Bicentennial years can be traced through the treasure materials, drafts, bank checks and other documents. Every step of the building of our great country can be developed through the examination of checks and other tissue paper that show the financial investments in our nation.

Collecting these instruments has just recently taken the fancy of people around the country. Much of the history of the nation is represented by these fragile pieces of monetary transactions. Unfortunately, many times the stories told by these checks and other bank instruments have literally gone up in smoke. The paper contents of old attics relegated to the advance of progress have often been destroyed. Owners of these documents have either considered them worthless, no one's business but the immediate family's, or as simply taking up room that could be used for more practical things.

However, a person finding a beautiful red check drawn on a Washington, D.C. bank to "Mrs. General Sherman" for $1000 signed ... "General T. Sherman" can rightfully feel that he has a significant possession.

Check collectors specialize in different categories just as do stamp collectors, book collectors, or autograph collectors. This "checkophile" has always had an interest in the history of Montana, Wyoming and the West. My father and family were tied to the progress of the railroad from Wisconsin to Montana. Now a 35-year resident of Cheyenne, my research has concentrated on Wyoming's banking and monetary history. This research has carried me in and out of many museums, archives, antique shops and coin shops throughout many states looking for material related to this subject. These instruments signed by F. H. Kleinschmidt, cashier of the First National Bank of Helena, were of special interest as he was a great uncle. When I found a bank deposit receipt signed by F. H. Kleinschmidt and drawn to N.P. Langford, I realized that here was a man who had an interesting story behind his name.

Nathaniel P. Langford was born August 9, 1832 in Westmoreland, New York. He started his banking career at an early age, becoming clerk of the Oneida Bank of Utica, New York when only nineteen years old. In 1855 he went to St. Paul to become cashier of the banking house of Marshall & Co. Later he became a cashier of the State Bank of Minnesota. In 1862 he moved even further west, arriving in Montana as the Second Commissioner for the Northern Overland Express Co. It was while he held this position that he inadvertently played a part in achieving a cattering outlet to Bay.[1]

The territory was soon blessed during these early years as prospectors stampeded westward in search of the gold nuggets and the riches of Alder Gulch (Virginia City, Montana Territory) and Bannack, Idaho Territory. [2] Discoveries among Bannack, in the vicinity of

1. Montana Historical Archives.
2. Illustration from collection of author, following page.

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No. 18

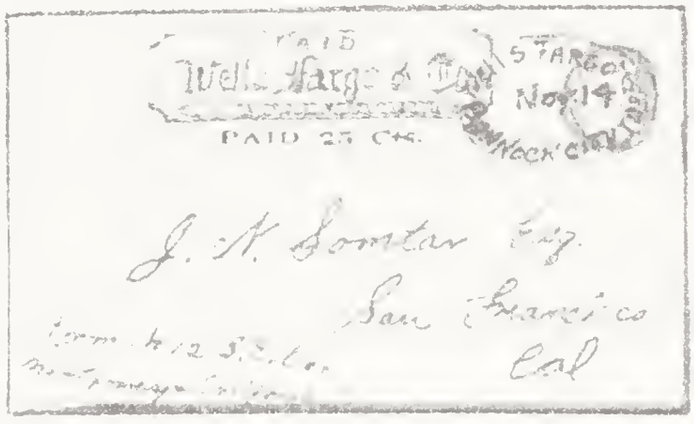
First National Bank of Helena.

Helena, Montana, October 19 1866

N P Langford has deposited in this Bank
One Purse & Contents weighing Eighty Seven ounces
Two pennyweights
as special deposit payable to the order of himself
on the return of this Certificate, Ondemand after date
Charges, $ 1/4

F H Kleinschmidt Cashier

Certificate of deposit in favor of N.P. Langford, dated Oct. 19, 1866 reads: "One Purse & Contents weighing Eighty Seven ounces Two & one half pennyweight", signed by F.H. Kleinschmidt.



Wells Fargo Stage Mail envelope (circa 1863). Surcharged 25¢ fee for Extra Carriage to Idaho Terr. and Montana Terr. Rare type Wells Fargo envelope, stamp cancelled oval spelling Bannock as Indian Tribe/Bannack as a city. 1862 to 1863 the name was changed to Idaho City.

Endorsement on reverse of Langford's deposit receipt reads: "Pay John Potter or order /s/ N.P. Langford". "Received the within /s/ John Potter".

lawlessness and complete apathy of a gang led by two outlaws-sheriff Henry Plummer, that were robbing and murdering with impunity communities into taking steps that eventually led to the setting up of a system of courts and indirectly to the creation of Montana Territory in 1864.-

Plummer and his partner Jack Cleveland had moved to Bannock, Idaho Territory. Because he seemed such a gentleman to the rough-and-tumble folk in that part of the country, he was quickly elected sheriff, an office made to order for what he had in mind.

He soon had gathered a gang of steel-nerved and lawless young men around him. Plummer, as sheriff, was careful to let them do his dirty work for him, all the while being careful also to avoid reports of crime, and to be seen elsewhere by prominent witnesses.

However, the lure of $15,000 in gold reportedly on its way to Salt Lake City from Bannock in the possession of none other than Nathaniel P. Langford and Samuel H Auger was too much for Plummer to leave to others to handle. Earlier that day, Plummer had presented Sam Hauser with a bright red scarf. He, Ned Ray, George Ives, and Plummer waited with masks across their faces for the Mormon wagon train that accompanied the gold shipment, watching for the red scarf that belonged to Sam Hauser.

The wagon train passed, but Langford and Hauser were not with it. Buck Stinson rode up to tell Plummer that the pair would be along shortly. They had been delayed in leaving Bannock (Bannack).

Soon the sound of galloping hoofs was heard. Plummer, Ives and Ray moved out to meet the sound. It was only Judge Sidney Edgerton's nephew, a youth named Harry Tilden.

This was a fatal slip for the gang. Tilden recognized Plummer by his brown-flecked eyes and told his uncle, who informed Cpl. Wilbur Fisk Sanders, the territorial prosecutor.

At the funeral of William Bell, a prominent Bannock Negro, honest citizens gathered and began talking about forming a vigilante group to start cleaning up the town, a job Plummer apparently was not too interested in performing.

It was not long before the noose started tightening around the highwaymen's necks. On December 21, 1863, in Virginia City, George Ives was convicted on a robbery-murder charge. On January 10, 1864, Plummer was hanged on a gallows he had built himself for the execution of a horse thief. By April 1, 1864, a total of 22 road agents were dead. No one knows how many fled the territory when law enforcement was from Missoula on the west to the Gallatin Valley on the east.

With this start at bringing law and order to the region, Justice Edgerton went to Washington, D.C. to split off the eastern Idaho counties and form a new territory. With the help of Congressman James Ashley, chairman of the Committee on Territories and on the request of Judge Edgerton, Montana became a territory on May 26, 1864.

J. ADVENTURE TRAILS IN MONTANA (from article)

This same year Nathaniel Langford was made collector of Internal Revenue of the new territory.

In 1870 Langford, as a member of the "Washburn-Doane Expedition", wrote accounts for Scribners Magazine. He began taking special interest in the movement to set aside the country around the Yellowstone Lake as a national reservation. He helped bring the subject to the attention of Congress in late 1870 when he addressed a meeting in Washington, D.C., presided over by James G. Blaine, then Speaker of the House of Representatives. 4.

With the help of William H. Clagett, member of Congress from Montana, Mr. Langford drew up a bill providing for the establishment of the Yellowstone National Park. This bill was introduced in the House on December 18, 1871 by Mr. Clagett and Senator Pomeroy of Kansas introduced it in the Senate. After receiving the approval of the Secretary of the Interior (and Dr. F. V. Hayden) it passed both houses and was approved by President Grant on March 1, 1872. Nathaniel Langford was appointed the first Superintendent of the new Yellowstone Park by President U.S. Grant.

The same year, Langford claimed to be the first person to ascend the Teton Peak in the Jackson Hole Range. He was now forty years old. This claim was disputed by a Mr. Owens, but it was subsequently verified.

During his four years as Superintendent of Yellowstone Park, Langford made only four other trips to inspect the park.

Here we have the story of one man who played a part in the taming of the Old West, all brought to light because of a signature on an old faded bank instrument.

The centennial year was 1972...with the two million people who have visited Yellowstone Park each year, where did it all start? - With the first superintendent who did very little, or the hard work of so many since?...to make it a recreation land for all of us.

4. HISTORY OF WYOMING, pg. 53 (I.S. Bartlett)

* * * * * * * * * * * * * *

CLEARING HOUSE ADDITION

WANT Checks from Southern States prior to 1900, especially with vignettes. New Member and desirous of Buying, Trading or selling duplicates. Write! Ken Gordon, P.O. Box 902, Spartanburg, S.C. 29301

WANT Virginia Banking Material such as Checks, National Currency, Obsolete Notes. Also Virginia Tokens. Elvin B. Miller, P.O. Box 1133, Leesburg, Va. 22075

WANT - Always - Articles on banking history, specific banking paper, "how to" articles, historical related items, articles worth reprinting if permission granted, credit cards and related items, material or articles related to or about first chartered banks, your favorite material or collecting area, or? Send to your editor.

SYNGRAPHICS

Through the efforts of Gene Hessler, curator of the Chase Manhattan Bank Money Museum and the Rev. Richard Doyle, S.J., chairman of the department of classical languages at Fordham University the word SYNGRAPHICS was coined. The purpose of this endeavor was to create a word that is distinctive to paper money collectors. The prefix "syn" means "together" and in this particular case, bringing together (the collecting of). From the Greek comes "graphics" meaning writing and "grapha" from the Latin refers to a bond or promissory note. "Graphics" in the modern sense is used in connection with the printing process.

Would you not say the collecting of fiscal paper also comes under the definition of syngraphics?

WANTED

AMERICAN BONDS AND STOCK CERTIFICATES, ISSUED BY RAILROAD AND STREETCAR COMPANIES. ALSO CHECKS, RECEIPTS, WARRANTS, BILLS OR ANY DOCUMENTS WITH VIGNETTES OF LOCOMOTIVES AND STREETCARS.

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VINCENT PEARSON, 39 SKIPTON AVE.,
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72
Apr 74

THE DEPOSITORS GUARANTEE FUND OF THE STATE OF KANSAS

1909 - 1929

S. K. Whitfield (CCRT #386) Rt. 4, Box 44, Lawrence, Kan. 66044

An experiment in Kansas banking legislation was an important predecessor of the Federal Deposit Insurance Corporation established in 1933. The failure of the experiment would demonstrate that any program designed to safeguard bank deposits could not prevent bank failures.

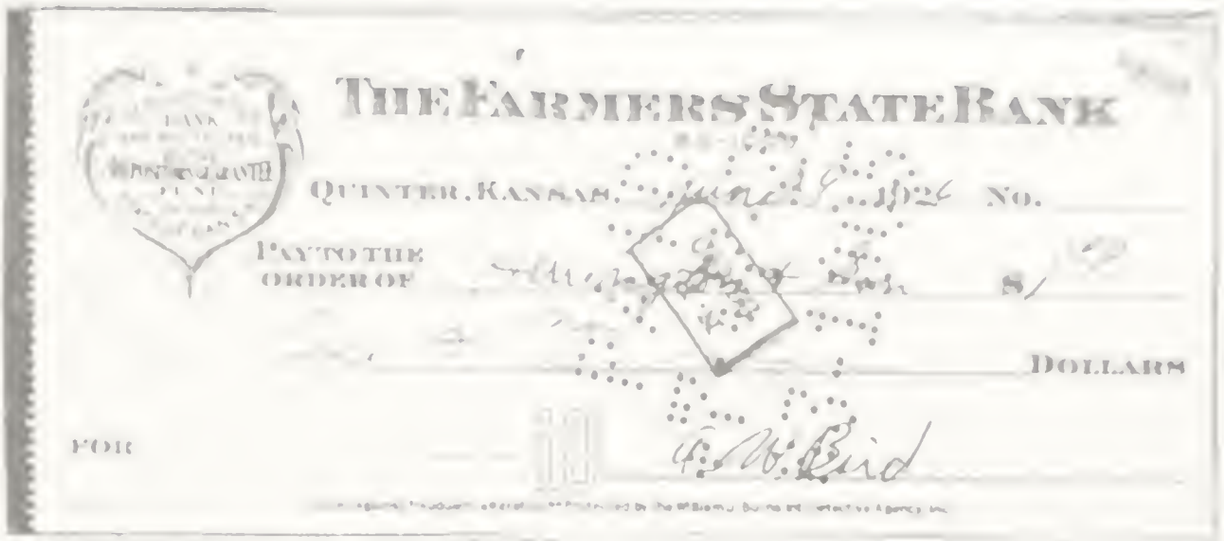
In territorial Kansas and during the Civil War, deposits in state banks were insignificant. By the late 1860's bank deposits began to take on increasing importance and Kansas legislators became concerned over their protection. After several proposals, including the possible use of postal savings banks, and after numerous bank failures during the 1890's, pressures mounted to enact a state guaranty law. The first effort at guaranty legislation failed to get past the House of Representatives in 1898 and died as an issue temporarily. In 1906 this issue was again considered as a means to prevent the establishment of a national postal savings system. It took three years but in 1909 a state guaranty system was finally enacted.

The law allowed any incorporated state bank, that had been in business for at least one year and that had a specified surplus to capital ratio , to participate in the program. Member banks would deposit $500.00 in bonds for each $100,000.00 in deposits and then make yearly payments based on average deposits until the guarantee fund was built up to $500,000.00. If a guaranteed bank became insolvent, the state bank commissioner would take charge and administer 6% interest bearing certificates to the depositors. The assets of the bank would be administered to pay off the depositors with any shortages being made up from the guarantee fund.

The guarantee law was not universally acclaimed in Kansas. The president of the Bankers Association denounced the fund as a fraud because it would be inadequate to cover more than a very few bank failures in a crisis. In fact, the law worked very well until 1921 because only two guaranteed banks failed in those twelve years and their depositors were paid in full. By 1920 the future was apparant to some people and the new president of the Bankers Association warned that the fund should be drastically strengthened or else it should be abandoned. No one paid attention to these warnings and by 1927, so many guaranteed banks had failed that the fund was nearly 5.5 million in the red. The law was finally repealed on March 14, 1929. In twenty years of operation the fund had paid out nearly $2.7 million.

During that time Kansas Congressmen in Washington had urged some sort of national program to guarantee deposits. They continued to support such a program after the Kansas experiment had failed and their efforts were an important part of the background to the establishment of the FDIC in 1933.

The check illustrated at top of next page indicates The Farmers State Bank at Quinter, Kansas was a member of the Depositors Guarantee Fund, one of the state predecessors of the Federal Deposit Insurance Corporation.



Wording on shield in upper left corner of check reads, "Deposits In this bank are protected by the Depositors Guarantee Fund of the State of Kansas .

Reference: Kansas, The First Century; Lewis Historical Publ. Co., New York, 1956. Chapter 39, "A Century of Banking in Kansas"; George L. Anderson.

. . . . . .

Lottery loan issued by Nationalist Government of China in 1927, bond for five dollars Canton currency.

COLLECTING MODERN ... WITH GUSTO

(Extracted from a manuscript prepared by Don Allen at the invitation of Calcoin News, official publication of California State Numismatic Association of which Professor Allen is a life member.)

As a student of money and monetary forms, I enjoy a look at the coins, tokens and folding money of a different time and place, or the primitive exchange media of a wholly different civilization. But mostly I live, with a certain gusto, in the economic world of here and now, and my collecting interests uninhibitedly reflect this. So I write a cheque with loving care, certify it, issue it, and reserve for it a place in my collection. I use my credit card far from home, filing the charge documents in my album and the expired card in my safety deposit box.

One breed of collector looks down upon me, for there is no money and little prestige in accumulating such items. This worries me not a bit, for I collect primarily to please myself. But my chief satisfaction--an unexpected dividend--comes from sharing my knowledge and interest, and I find that I can command good listeners from among leading ranks of numismatists.

I have asked myself whenever I spend money just what forms money presently takes. So often, the cheque. My salary, dividends and interest all come as cheques--or automatic credits. My payments of consequence all are by credit card, cheque or money order. Folding money is handy for modest transactions, but no one wants to lose a wallet full. Coins are mere tokens, a necessary nuisance for sales tax and minor purchases. Hence, in terms of "now" media, I am more concerned with electronic money than with silver coins. The fact that I am virtually alone in my interests makes my task both easier and harder. Easier in that I have no competition, that there are more than enough materials to go around. Harder in that I have few to help me, to exchange ideas, tips, and new acquisitions.

I think, on due reflection, that I caught the "new money" bug while in California, but not as much from fellow collectors as from the environment. It was the mid-sixties, and Bank of America was featuring its "zebra" billboard. Said the chequered zebra, "I got my distinctive checks at Bank of America." I got mine, too, and was on the ground floor of collecting pictorial cheques. I still bank in California. My favorite cheques I designed for myself at Bank of Marin, the bank that made the "Design-a-Chek" famous. But I also have had a "NOW" account in Boston, a "constants" account in New Hampshire, and the striking "coinage" cheques of First of Nevada, Reno. Upgrading my cheque collection takes me back to a boyhood affair with Canadian cents, for there are close analogies. But each cheque is individual, and emblazoned upon it is much of the story it has to tell.

I wonder where we're going, in monetary matters. Computers talking to each other across the continent ... last month, a hotel in Biloxi checking my credit in Montreal to process a credit card invoice in one currency to be billed in another ... next month, what?

Continued on page 75

BOOK REVIEW

Larry Adams (CCNT #8) 1001 Park Circle, Boone, Iowa 50036

UN PESO OF THE BANK OF Mexico 1925-1970 (1975) by Ed Wolleson, Samuel M. Paschkes, and William L. Spencer, 56 pp. Illustrated. $3.50. Order from Ed Wolleker, P.O. Box 68061, Chicago, Illinois 60668

CCNT member Ed Wolleker (CCNT #219), noted specialist in Mexican paper money, has co-authored an in-depth study of the Un (one) Peso note issued by the Bank of Mexico from 1925 to 1970. In their introduction, the authors state they have researched this subject in depth to provide the student of bank notes with a new and comprehensive study of a fine bank note that was declared obsolete by the Mexican Government in 1969. A paper money grading guide is included. Both the introduction and grading guide are given in English and Spanish; the remainder of the book is in English. The text portion of the book includes a history of the Un Peso note, a chapter on the American Bank Note Company, the firm that printed the notes and a description of how the notes entered circulation through the Bank of Mexico.

This book illustrates all major types of the Un Peso note. Estimated values are given in four grades; Good, Fine, Extra Fine and Crisp Uncirculated. Twenty pages of this book are devoted to statistics and tables, such as the subseries tables, estimated printing figures, a detailed signature information table, showing the signatures, types, spelling of the name, along with the years, or range of dates on notes which bear that signature. Tables are also included that show signature scarcity and incidence. A rate of exchange chart is also given (U.S. and Mexico) spanning 1907-1972.

It was the intention of the authors that the publication of this book would result in increased interest in this rather short-lived series of paper money. The authors did a fine job and accomplished their purpose, and their book will serve as a handbook to collecting this series. Readers interested in paper money, particularly Mexican notes and bank history, will want to add this volume to their library. Ø

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COLLECTING MODERN ... WITH GUSTO (Cont'd. from page 24)

It's hard to predict, but I'll tell you this: I'll collect and preserve the artifacts, extending a collection that begins with cowrie and Belche crosa and extends to an open-ended tomorrow. Sc. if I've no time for the proof sets, the banker reports, the investment circulars, you'll understand. I'm too busy collecting the stuff that pumps through the veins of commerce--money of today and tomorrow. I assert that today's the most exciting time in the thousand years of monetary history. Ø

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CORRECTION

Page 19 of the January 1976 issue of CCNT inadvertently listed the address of the organizer of CCNT's state governors. The correct address is: Larry Adams, 1001 Park Circle, Boone, Iowa 50036. All inquiries concerning this program should be directed to Mr. Adams. Your editor regrets any inconvenience caused by this error.

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----- CHECK REFERENCE ARTICLES -----

Articles that have appeared in various publications on paper money (or related areas) of check collecting are listed below. All issues, copies or illustrations are related to our collecting interests. Those you may find are welcome for reporting here - send them in.

Publication	Issue Date	Title
Antique Trader	Oct. 3 1973	STOCK CERTIFICATES OFFER HISTORIC LINK TO THE INDUSTRIAL PAST. By writer Frank D. Sparing.
Collectors News	Apr. 74	BULL MARKET DEVELOPS IN OBSOLETE STOCK CERTIFICATES. By Frank D. Sparing.
Paper Money Official publication of Society of Paper Money Collectors.	Vol XII No. 51 May 74	A Survey of Confederate Note Printers "The Pledge of a Nation"
Paper Money	Vol XII No. 51 May 74	A Forgotten Chapter: The United States Postal Note (Concluded from Paper Money No. 50, page 74).
Numismatic Scrapbook	Apr 74	South African Mining Stocks High Risks (Directed at current issues available)
Numismatic Scrapbook	June 74	Montana Footnotes by Barry C. Wigington. Describes fiscal activities implemented to help citizens of Helena, Mont. after great fire of that city in 1874.
Numismatic Scrapbook	June 74	GPO Coupons Seen 50 Years About US Government Printing Office coupons, each bears a stated value, date, serial number and they never expire.
The Numismatist Official monthly publication of the American Numismatic Assoc.	June 74	Check Lore by author William G. Henderson. The story of Colorado's Greatest Mining King, Winfield Scott Stratton. Illustrated with pictures, check, draft, stock certs.
Bank Note Reporter	May 74	Five Sightings Paraphernalia Displayed On Paper Money by author Dr. John J. Pascaline. Interesting, illustrated - you may find one of these gimmicks on one of your checks, drafts etc.
Delcan News Official Publication of California State Numismatic Assoc.	Vol 26 No. 2 1974	Pay Money - Collecting with Coins by Tom Ahlin. Coins in current items material and collectibles.

REFERENCE MATERIAL (Cont'd.)

Publication	Issue date	Title	Page #
American Revenuer Official Publication of American Revenue Assoc.	Vol 28 No 4 Apr 74	RN-FAC - Continuing Report and Study by member Joseph S. Einstein.	81
Calcoin News	Vol 27 No. 2 Spring 1974	Numismatic Paper by member Don Thrall. Lengthy discussion on various fiscal documents, illustrated.	40

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Financial Balance Sheet of Check Collectors Round Table, Inc. as of May 31, 1974.

Assets

Cash	$1,112.00	
Checking Account		$361.78
Savings Account		$750.22

Liabilities

Unpaid membership dues for year 1974 (C99)	$594.00

Receipts

January 1974	$75.00
February 1974	None
March 1974	$900.00
April 1974	$123.00
May 1974	$256.75

Expenses

January 1974	None
February 1974	$25.00
March 1974	$336.80
April 1974	$171.58
May 1974	None

Jon C. Cook, Treasurer

* * * * * * * * * * * * * *

WHO WAS WHO IN AMERICA may help you identify some of those signatures on the fiscal paper in your collection. The HISTORICAL VOLUME (1607 - 1896) (030102) is available from Marquis Who's Who, Inc., 200 East Ohio St., Chicago, Illinois 60611. Cost is $34.50 per copy.

Volume I (1897 - 1942) (030103) is also available at the same cost. There are a goodly number of various Marquis Who's Who volumes in the total series, if interested they have a price list available.

Check your library, many of them have these volumes available.

ADVERTISEMENT

INVESTIGATION

LIQUIDATION

The following accumulation is offered for sale by one of our English members. No auction is for one auction but there is already so much material on hand (especially with the "auction sellers") that we are reluctant to add this much more. With his concurrence, we offer it in this manner, with the usual 10% of proceeds going to the ASDC Treasury.

LOT A - Thirteen very nice items with chec-erase vignettes. Includes 8 of those highly colored (1 orange, 7 blue, 2 purple) checks of Boston Clinton Fitchburg & New Bed. RR, used 1876-77; 2 plus a duplicate of Northern RR or Diver & Co; 4 misc. others, used 1855-81; plus 2 issued, 1 of Skinner Bros., Columbus, Ga. and blank note used by Cape Cod RR when it borrowed money. Full price of lot. $27.50

LOT B - Two express receipts: 1) American Express Co/Wells, Butterfield & Co., used NYC, 1851, but no signature; and 2) N.Y. Central & Hudson River RR used 1883 for "seven stoves". Both have same small train vignette. $3.50

LOT C - Eleven 19th century checks on New York banks (no NYC) including Newburgh(2), Auburn, Watertown, Corning, Lyons, Amsterdam, Little Falls, Monticello, Brooklyn, Albany. Four used 1850's, 4 in '70's. Four with vignettes. . . . . All for $4.50

LOT D - Six nice checks with vignettes, used 1872/95 for. . . . $3.50

LOT E - Four unusually unique items: 1) Tonawanda ck. drawn on 1st Natl., Trenton, green-on-white with eagle. 1871; 2) Dft 1st Natl., Rochester, Ind. on Union Mill, Chicago, mother/child vignette, 1881; 3) Ck. of Va. Fire & Marine Ins. on Planters Natl., Richmond, big windjammer & another vignette, 1878; 4) Dft. on J.R. Watkins & Co., Lawrence, Ks. on Natl. Bank of Commerce, KC, coalhunter vignette, 1881. All four for $9.00

LOT F - Grab bag of 25 items. Little bit of everything: Vindicator Gold Mining dft. with big mining vignette; Bank of Calif SF with RR-Ship; ck on John Conly & Co, Andover, DeSoto, GA. used 1864; blank dft. of "Chadwick Two Wheeler" with overall imprint of horse and cart; couple of steamboat receipts; three Dakota dfts., one with RR-Fac, etc,etc. Take a chance at. $0.50

LOT G - Impressive American Bank Note Co. certificate for "Loan of the City of Philadelphia", dated 1858. Ten vignettes including old train, Lackawanna, Western Washington, Clay, Franklin etc. Punch cancelled on vig. line. Heavy center fold & couple of nicks in border but real nice item worth. $14.50

LOT H - Two used (1906 & 1907) stock certificates of Colt's Patent Fire Arms Manufacturing Co. (Conn.), one blue, one green border. Both with bucking horse vignette, American Bank Note Co., both for. $3.50

LOT I - Four "oversees" stock certificates 1) Singer Manufacturing Co., Ltd. (United Kingdom) - 1891; 2) Calgoorlie Mint & Treatment Co. Ltd. (England) great old mine vignette, 1901; 3) Cape Copper Co. Ltd. (Australia) Ore Reserves, NSW, 1907; 4) Canada Steam Ship Co. Ltd., Liverpool, 1907. All four for. $5.00

(continued on next page)

LOT J - Six 19th century railroad items, all with nice vignettes: 1) AmBNCo receipt form of South Western RR Co. (Georgia) for payment on stock, 1896; 2) Boston Clinton & Fitchburg RR Co. stock cert. (John H. Buffords Lith.) with R44, 1867; 3) Utica, Clinton & Binghamton RR Co. stock cert. (John H. Duychinck Stationery NY) 1875; 4) Belt RR & Stock Yard Co. (Indiana) stock cert (Wm. B. Burford Lith. Indianapolis) 1881; 5) same RR, same printer as #4 but different makeup and vignette, 1895; 6) Mobile & Ohio RR "Certificate of Deposit under Agreement dated Oct 1, 1876", large complicated form with matching stub heavily glued back to left edge. . . . . .All of these for. $9.50

LOT K - Four black & white unused stock certificates, all nicely illustrated 1) Quartz Hill Mining & Tunnelling Co., datelined "Central City, Colorado __187_"; 2) Trophy Mining Co. datelined "New York __188_", (AmBNCo.); 3) Buffalo Pipe Line Co. datelined "Buffalo, N.Y. __18__ (Corlies, Macy); 4) Spokane Tin Mines, datelined "Spokane, Washington __19__". . . . . .Price $5.50

LOT L - Five misc. certificates, first four used and cancelled, fifth unused, all with appropriate vignettes: 1) LaCrosse Gold Mining Co. of Colorado, issued at NYC 1897, bright pink; 2) Free Coinage Gold Mining Co., issued at Colorado Springs, 1892; 3) Trail Mines, Inc. (Colorado) 1952; 4) New Dominion Copper Co. (Arizona) 1924; 5) Alabama-Mississippi Investment & Development Co. (Alabama) __190_. All for. . . .$5.00

LOT M - Colorful railroad stock certificates, 3 used, last one unused, appropriate choo-choo vignettes: 1) Green-New York & New England RR Co., 1888; 2) Orange-Western Maryland RR Co., 1912; 3) Lt Brown-New Orleans Great Northern Railway Co., 1933; 4) Dk. brown-Detroit United Railway __190_. . . . . Four for...$4.00

LOT N - Extra-nice selection of 6 unused 19th century railway company stock certs., each with old-time vignettes including 1 trolley car, 3 horsedrawn cars: 1) Northern Division of the Pittsburg & Erie RR __18_; 2) Fort Street & Elmwood Railway Co. (Detroit) ___186_; 3) Oneida (NY) Railway Co. ___188_; 4) Elkhard & Western RR Co. of Indiana, __189_; 5) Fort Wayne & Belle Isle Railway Co. (Mich) __189_; 6) The Front & Union St. Railway Co. (Delaware) __18_. Well worth.....$14.50

SEND ORDERS TO: J. E. Weaver, P.O. Box 30, Woodland, Ca. 95695

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CREDIT CARD STUDY GROUP

Following up on Don Allen's suggestion some months ago that students and collectors of charge coins, credit cards, and "electronic money" record their interest for an informal exchange within CCRT, we have the name of a beginning collector of charge coins who would be glad to correspond or trade:

Edmund R. Tylenda, 236 Grandview Ave., Piscataway, N.J. 08854

* * * * * * * * * * * * * *

Have you written an article
for TCL?

Editor's Notes

As we put this issue to bed, Editor's Notes is the first item added to this issue, stood until this time to add any last minute announcements that may have been omitted from the issue.

It was the sincere hope and desire of your editor that this issue would have reached you before our annual CCRT meeting at Stuart. All feature writers and officers notations, excepting one very prompt in good time, the lateness is the fault of your editor only. Since our incorporation meeting last year at Benton your editor has had an up-hill fight to maintain the publication of TCL in any manner, let alone by or schedule. While it may not be evident at this point, there has been progress made toward getting back on schedule and to catch up with the one entire issue we are behind. Without the additional willing help of your officers, TCL would have come to a complete halt and for this I express my deep appreciation. It is my intention to get back on schedule with TCL and every effort will be made to that end. As most of you know our problem stems from several bouts with health problems and a number of other unwanted problems of a personal nature. Presently things have somewhat leveled off and it's hoped that Jeanne and I can once again "get back in the saddle".

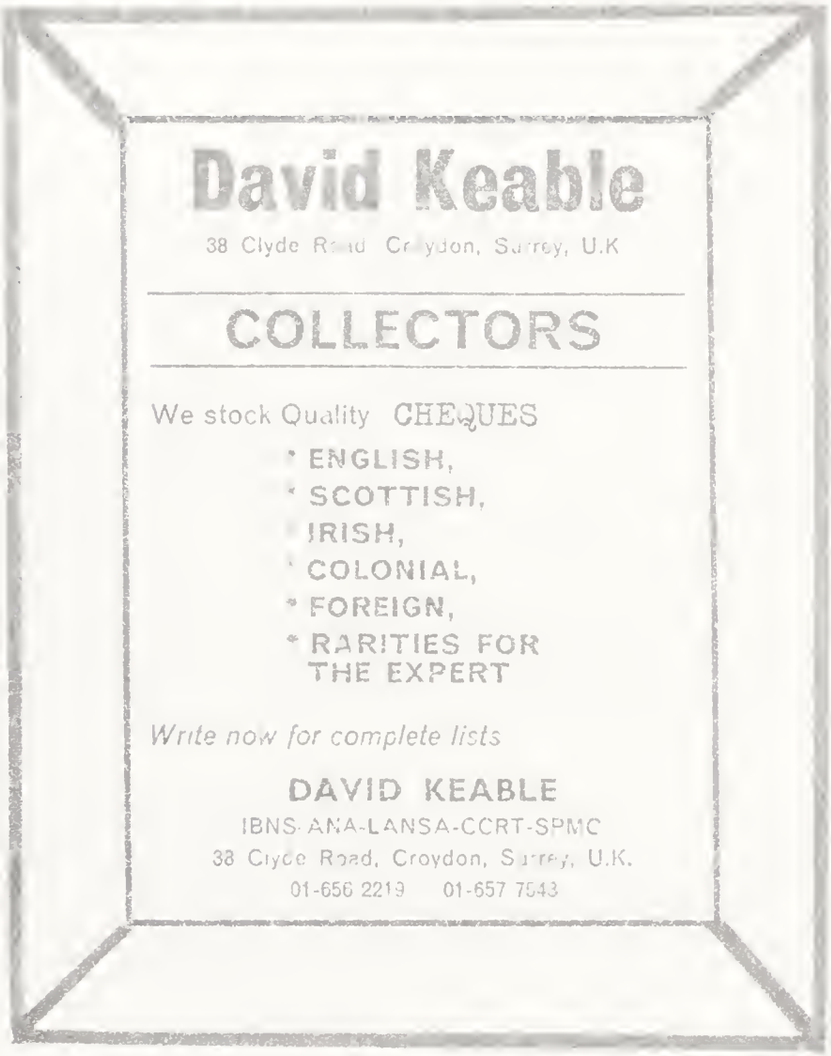
Our President, Don Allen has done a great job of taking over the reins of CCRT, in spite of doing so under difficult circumstances. Since we are unlike most local clubs, all business must be transacted via the mails. This especially presented problems during our first year of incorporation and Don assuming the presidency from me at mid-year. While this caused a temporary slowdown in the administration of CCRT and a hurried nomination/election activity, I ask you to bear with us as Don now has the situation well in hand and we should be working on a far more solid foundation from this point on.

Did you notice the green cover page on TCL starting with the last issue? TCL will sport this same green front page for the four issues of this year and then change to another color for the next year. This may help you locate the four volumes of one year within a given binder.

A sincere thanks to all those generous members who donated exceptionally fine material for our current Donation Auction. Their generosity will undoubtedly help our CCRT treasury. There is some great material listed, hopefully all of our members will have a bid. A tip-of-the-cap to our Auction Manager, J. E. Weaver for assembling this material into our largest auction to date.

Ralph Werve, one of our board members and editor of the Bay Shield, official publication of Paper Money Collectors of Michigan generously devoted two full pages of that informative publication to CCRT and Security Printers. At this early date CCRT has already gained two new members from this publicity.

The enclosed Florida publicity checks for CCRT were produced to hand out at the coming ANA convention. Perhaps you could like one for your collection; why not give two or three to a prospect? Should you need some additional copies to hand out, they may be obtained from your editor until the supply is exhausted.



EDITOR'S NOTES (Cont'd. from page 81)

The face of this check is from the collection of the T.T. Wentworth Museum at Pensacola, Florida. Mr. T.T. Wentworth is a member of CCRT and furnished the photo from which this check was made. The excellent layout and copy was produced by our board member Mrs. June Budd. The complete cost of printing these CCRT advertising checks was underwritten by another board member whose name will be published if only he'll grant permission. To all these devoted members - a sincere thank you!

During these past months our CCRT information sheet has been revised to reflect our present structure; these and application forms are always available from Membership Secretary, Larry Adams or your editor. Also in recent weeks four different news releases were written and sent to various publications and organizations by your editor. This amounted to some sixty separate mailings. The results of this effort is just now beginning to appear in the media.

Reports indicate that "Security Printers", produced by member Ray Rathjen, was well received by members and Ray has received a flood of correspondence offering new listings and some corrections. It is hoped when the publicity of this listing appears in more of

Cont'd on page 87

"The Autograph News"

"The Autograph News" is the only monthly paper devoted entirely to the field of autograph collecting. Our circulation of active collectors is not the largest of any autograph publication, but our advertising rates are still the lowest. Each issue has averaged 20 pages in length and includes the following monthly features: articles written by leading collectors and dealers, tips on collecting, Collector of the Month, auctions, trades, and ads! So if you have an autograph or if you are the world's largest dealer, "The Autograph News" is for you!

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"The Autograph News" is owned and published monthly by Donn Jennings, P.O. Box 786, Huntsville, Alabama 35804. The advertising deadline is the first of the month, and all issues are mailed on or about the 15th of each month.

Editor's Note - If you subscribe to the above, request membership in the Universal Autograph Collector's Club; there's no additional charge. The above publication has replaced UACC's former publication.

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EDITOR'S NOTES (cont'd. from page 8c)

press, we'll get a number of orders for this work. In fact, daily stamps there have been some or so requests for it from non-members. As a point of information this past week brought the official appointment certificate for ST, COAT is the holder. Thanks to the handling of this award by Ray.

I had hoped in these notes to dwell on the coming COAT meeting at Miami, however at this date I'm sure it would all be history by the time this issue has received. I deeply regret that we cannot have with us this time but only in regards the schedule

(cont'd. on page 9b)

THE HISTORY AND COLLECTING OF CHECKS - SLIDE PROGRAM

Many of our members have taken advantage of showing this informative and interesting program to their local club groups and it has received many enthusiastic comments. Make your reservations to show it to yourlocal club NOW! This quality show is a nice way to tell the story of checks and check collecting to your collector friends. Make no mistake, this is a good program, well done.

INSTRUCTIONS FOR RESERVING THE HISTORY AND COLLECTING OF CHECKS

1. Send all requests for reservations to Mr. Larry Adams
   969 Park Circle
   Boone, Iowa 50036

   Please Note - Larry Adams is now the operator of this program, contact him for any information pertaining to it.

2. Give exact address to which slides are to be shipped. The slide set can be shipped only to an individual member of CCRT, not to an organization name only.
3. No charge will be made for the use of the slide program, however Borrower must pay postal charges both ways - Approximately $2.00
4. Borrower should give first choice of show dates, plus an alternate date in case the slide set is booked. Every effort will be made to arrange shipment to meet the first choice of dates. A return label will be included so that no mistake can occur.
5. If a slide(s) is accidently damaged while showing, please indicate this fact (naming which slides) so that a new one can be made to replace it before the set is re-shipped to the next borrower.

A narrative will be included which will explain each slide. No knowledge of the subject is necessary in order to present the program.

All slides in the program were made to professional standards by Mr. Brent Hughes.

Book this program now or for fall or winter programs.

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EDITOR'S NOTES (Cont'd. from page 83

but to comment on future events at appropriate distant times. A full report of the "goings on" at our meeting will be in the coming issue.

Last report from Jon Cook our Treasurer notes that we are still awaiting our ID number from IRS. Upon receipt of this, application can be made to them as an approved not-for-profit organization. With this approval in hand, application will be made to the State of Ohio for sales tax exemption. The wheels grind slowly and in the meantime it costs us additional expense.

In closing, Jeane and I wish to thank every member for bearing with us during this most difficult year. We hope you are having a very enjoyable summer.

Bob Flaig

SUPPLEMENTAL MEMBERSHIP ROSTER

A sincere welcome to the following members who have joined S.C.A.F. since January 1979. Also listed are changes in interest and address.

New Members

Name & Address	SCAF #	Collecting Interests
Mr. I. Ahuja P.O. Box 744 Postal Station C Montreal H2L 4L5 Canada	GB 519	Bills of Exchange
Bruce E. Barks Pamora State Bank Pamora, Iowa 50216	455	C, U, M-Western Iowa & Nebraska
Mr. A. V. Barr 4017 Lauriston St. Philadelphia, Pa. 19128	462	F,U n,o
William L. S. Barrett Box 1747 Station B Montreal PQ H3B 3R0 Canada	GB 521	Bills of Exchange & Promissory Notes
Mr. Jean F. Poucher 72 Avenue DeSuffren Paris, France 75015	GB (to be assigned)	M-Oil only; F Special interest: Any kind of checks & stock certif-icates with "oil" vignettes.
Mrs. Mary Hackett 5417 Leland Ave. Chicago, Ill. 60630	457	a,b, f,e,#
William R. Higgins, Jr. Box 64 Okoboji, Iowa 51355	460	M-Iowa
James H. Hoffel c/o Stoltz Drug Store 24 Public Square Nelsonville, Ohio 45764	458	B,C,E,H,I,F,K O
John W Hurd P.O. Box 296 Manly, Iowa 50456	450	E,M-Iowa & Mid-west n
M/S Santosh Kumar 49 "G" Block Connaught Circus New Delhi, 110001 India	GB 520	
Bennett E. Levinson 5280 E. Mayfair Blvd. Fresno, Calif. 93703	454	C,E,F,J,L-Chair. & Hoyle Co.;
Larry Lloyd Box 1363 Littleton, Colo. 80120	461	C,E,G,I,J-Colo. (Ch), Nev. (Ely, Las Vegas), E,M,O Ea.; Encyclo. Vol. Detailed research on all types of checks, drafts, bonds etc.

New Members Continued

Name & Address	CCRT #	Collecting Interests
Alvin Macomber 5201 Remington Dr. Alexandria, Va. 22309	306	
Elvin B. Miller P.O. Box 1133 Leesburg, Va. 22075	457	M-State of Virginia a,b,c,d,f,h,i,j,k,l,n,p,q
Robert William Oakley c/o Midland Bank Limited Regional Head Office Castle House, Castle Meadow Norwich NOR 02D England	GB 517	English: Bills of Exchange, Prom. Notes, Bank Receipts and Financial Documents.
Roger Outing 5 St. Paul's Road Brentford Middlesex, England	GB 522	Bills of Exchange, Promissory Notes, Cheques. Particularly 19th century and French.
Charles W. Patterson 202 N. Tenth St. Leesville, La. 71446	460	A,B,C,D,E,H f,g,i,j,k,q
J. Robert Smith 108 E. Irving Lane Oak Ridge, Tenn. 37830	456	A,B,C,D e,g,l,m-Tenn.& Va.,n,o,p,q
G. Webber 45 Ennerdale Road Richmond, Surrey England	GB 518	Bills of Exchange, Financial documents & miscellaneous. Any financial documents prior to 1700
Mr. T. T. Wentworth, Jr. P.O. Box 806 Pensacola, Fla. 32594	453	Secondary interest in all listed cagegories.

CHANGE OF ADDRESS

W. H. Aldcroft 51 Albert Rd. West Heaton Bolton BL3 4PD England	GB 514	Lyn F. Knight (314) P.O. Box 1009 Kansas City, Kansas 66117
D. H . Ashman 44 Conan Doyle Walk Liden Swindon SN3 6JB England	GB 501	John D. Laurenz (19) 3295 E. Pinecrest Drive Gladwin, Rt. 1 Mich. 48624
Raymond J. Hebert 6305 Windermere Circle Rockville, Md. 20852	245	Gary R. Peterson (296) P.O. Box 12728 Creve Coeur, Mo. 63141
Paul T. Jung 7 Curiosity Ct. Walkersville, Md. 21793	290	Richard Schubert (84) Lewis University Lockport, Ill. 60441
Ewald Junge 31 Seymour Walk London SW 10 England	GB 512	Brian C. Smith (GB 515) 20 Beckets Way Framfield Uckfield, Sussex England